

In re:
Crystal Y. Light
Debtor

Case No. 18-10069-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 27, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:

Recip ID	Recipient Name and Address
db	+ Crystal Y. Light, 7626 Wyndale Avenue, Philadelphia, PA 19151-2707
14036588	+ American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
14036592	+ FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14036591	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14913902	+ Government Loan Securitization Trust, C/O Angela C. Pattison, Esq., Hill Wallack LLP, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
14314641	+ Government Loan Securitization Trust 2011-FV1, C/O KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 28 2025 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14319119	Email/Text: megan.harper@phila.gov	Jan 28 2025 00:11:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14124296	Email/Text: megan.harper@phila.gov	Jan 28 2025 00:11:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14036590	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2025 00:11:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
14036589	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2025 00:11:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14918975	+ Email/Text: mtgbk@shellpointmtg.com	Jan 28 2025 00:11:00	Government Loan Securitization Trust 2011-FV1,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14120938	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 28 2025 00:11:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14036593	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 28 2025 00:20:37	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14293708	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 28 2025 00:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 27, 2025

Form ID: 138OBJ

Total Noticed: 25

14350699	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 28 2025 00:11:00	Street, Greenwood Village, CO 80111-4720
14069441	^ MEBN	Jan 27 2025 23:59:47	U.S. Bank Trust National Assoc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
14756627	+ Email/Text: EBN@edfinancial.com	Jan 28 2025 00:11:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14036595	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 28 2025 00:11:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14036594	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 28 2025 00:11:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14176381	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 28 2025 00:11:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14036596	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 28 2025 00:11:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847
14036597	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 28 2025 00:11:00	Westlake Financial Srvs, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
14036598	+ Email/Text: support@ymalaw.com	Jan 28 2025 00:11:00	Westlake Financial Srvs, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847
			Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14036587	##+	Allied Collection Services, 8550 Balboa Blvd, Northridge, CA 91325-5806
14036586	##+	Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806
14054981	##+	U.S. Bank Trust National Association., not in its individual capacity et. al., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 27, 2025

Form ID: 138OBJ

Total Noticed: 25

on behalf of Creditor Government Loan Securitization Trust 2011-FV1 U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its indivi
apattison@hillwallack.com, apattison@ecf.courtdrive.com

DENISE ELIZABETH CARLON

on behalf of Creditor Government Loan Securitization Trust 2011-FV1 U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its individ bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor U.S. Bank Trust National Association et. al. jblank@pincuslaw.com mmorris@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL ET. AL.
jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Government Loan Securitization Trust 2011-FV1 U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its individ bkgroup@kmlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com

MEGAN N. HARPER

on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov

PAUL H. YOUNG

on behalf of Debtor Crystal Y. Light support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
.lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

THOMAS SONG

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL ET. AL.
tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor U.S. Bank Trust National Association et. al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Crystal Y. Light)	Case No. 18-10069-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 27, 2025

For The Court

Timothy B. McGrath
Clerk of Court